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ABSTRACT

This policy brief describes children from "Welfare, Children and Families: A Three-City Study," using data from the first wave of the study which involved a random-sample survey of about 2,400 low-income children and their caregivers (mainly mothers) in low-income neighborhoods. Researchers collected information from mothers on their employment, income, family structure, welfare participation, mental health, and parenting. They also collected various measures of social development, problem behavior, and school performance for the children. Analyses of 1,885 low-income preschoolers and adolescents found that preschoolers and adolescents were more developmentally at risk than middle-class children in national samples. Adolescents whose mothers were on welfare in 1999 had lower levels of cognitive achievement and higher levels of behavioral and emotional problems than did adolescents whose mothers had left, or never been on, welfare. For preschoolers, mothers' current or recent welfare participation related to

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poor cognitive achievement. Preschoolers of the most recent welfare leavers had the most elevated levels of problem behavior. Preschoolers and adolescents in sanctioned families showed problematic cognitive and behavioral outcomes. Mothers' marital, education, mental health, and physical health status and parenting practices accounted for most of the welfare group differences. (SM)

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Welfare Reform: What about the Children? Welfare, Children & Families: A Three-City Study. Policy Brief.

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Welfare, Children & Families

Policy Brief 02-1 A THREE-CITY STUDY

Welfare Reform: What About the Children?

Children and adolescents in welfare families, especially those who have experienced sanctions, require our nation's attention.

Summary

Within a sample of 1,885 low-income children and their families, preschoolers and adolescents show patterns of cognitive achievement and problem behavior that should be of concern to policy-makers. The preschoolers and adolescents in our sample are more developmentally at risk compared to middle-class children in national samples. In addition, adolescents whose mothers were on welfare in 1999 have lower levels of cognitive achievement and higher levels of behavioral and emotional problems than do adolescents whose mothers had left welfare, or whose mothers had never been on welfare. For preschoolers, mothers' current or recent welfare participation is linked with poor cognitive achievement; preschoolers of recent welfare leavers have the most elevated levels of problem behavior. Preschoolers and adolescents in sanctioned families also show problematic cognitive and behavioral outcomes. Mothers' marital, educational, mental, and physical health status, as well as their parenting practices, seem to account for most of the welfare group differences.

Welfare reform in the 1990s in the United States—beginning with state waivers and culminating in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996—represents the most unprecedented, wide-ranging change in policies for low-income families since Aid to Dependent Children (ADC) began in 1935. Equally unprecedented has been the extent to which mothers have left the welfare rolls. Since 1993, welfare caseloads have fallen by more than 50 percent across the United States, and about 60 percent of mothers who have left the welfare rolls have found jobs.[1] Experts concur that the stunning reduction in welfare caseloads is a result of welfare reform policy and the booming economy in the 1990s, as well as policies to make work pay, such as the expansion of the Earned Income Tax Credit.

Lost in the caseload counts and employment rates of adults is the well-being of children, the focus of this policy brief. We know very little about how children are faring under current welfare policies. Information on children and welfare reform comes primarily from random design experiments to reduce welfare receipt and family poverty, but these interventions largely took place before the 1996 legislation, and the programs in these experiments do not represent the diversity of welfare reform policies implemented by states after PRWORA.[2,3]

This policy brief provides the first description of children from Welfare, Children and Families: A Three-City Study (see back panel for a description of the study). In our analyses of 1,885 low-income preschoolers (ages 2 to 4 years) and adolescents (ages 10 to 14 years), we find that the children in our sample are more developmentally at risk than those in middle-

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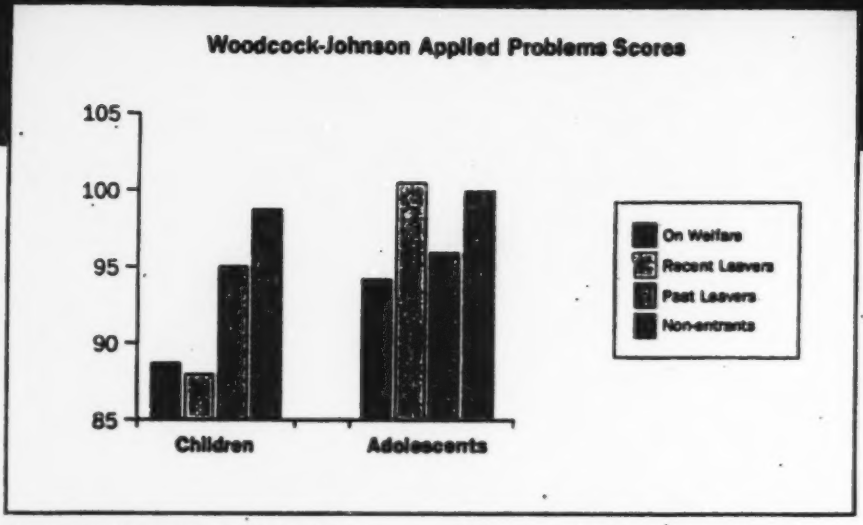
Figure 1



class national samples. We also find that mothers' welfare participation is related to child well-being. Adolescents whose mothers were on welfare in 1999 have lower levels of cognitive achievement and higher levels of behavioral and emotional problems than do adolescents whose mothers had left welfare, or had never been on welfare. For preschoolers, mothers' current or recent welfare participation is linked with poor cognitive achievement. Preschoolers of recent welfare leavers have the most elevated levels of problem behavior. In addition, preschoolers and adolescents in sanctioned families tend to show lower cognitive achievement and elevated behavior problems.[6] Mothers' marital, educational, mental, and physical health status, and their parenting practices, seem to account for most of the welfare group differences.

The Three-City Study

Our data are drawn from the first wave of the survey component of the Three-City Study.[8] We conducted a household-based, stratified random-sample survey of about 2,400 low-income children and their caregivers in low-income neighborhoods.[9] In households with a child age 0 to 4 years or age 10 to 14 years and with incomes below 200 percent of the federal poverty line, interviewers randomly selected one child and then conducted cognitive assessments of children, in-person interviews with adolescents, and interviews with the primary female caregiver.[7] In over 90 percent of the cases, the caregiver was the biological mother, and we refer to caregivers as "mothers" in this report. The survey collected extensive information from mothers on their employment, income, family structure, and welfare participation, as well as mental health and parenting. In addition to assessments of cognitive achievement, we obtained a number of measures of social development, problem behavior, and school performance for children.

The Three-City Study has two major strengths in addition to its extensive, in-depth measures of child well-being. First, we fielded the study in 1999 in Boston, Chicago, and San Antonio, six to eight years after the first state waivers were implemented and three years after PRWORA was signed into law by President Clinton. Children and families in the study were experiencing "welfare reform on the ground," as opposed to programs demonstrating "best practices" in antipoverty policy. Second, the design enables us to compare how families receiving welfare are faring compared to low-income families not receiving welfare. Our sample is representative of low-income preschool children and young adolescents, many of whom have never been on welfare, living in low-income neighborhoods in these three cities. Therefore, we are able to address child development in the context of economic hardship and to disentangle the often co-occurring influence of welfare and poverty on child outcomes.

Measures of Child Well-Being

In this report we focus on two key dimensions of child development: cognitive achievement and problem behavior. We administered the Woodcock-Johnson Psycho-Educational Battery-Revised,[9] a widely used measure, to assess cognitive achievement. Specifically, the Applied Problems and Letter-Word Identification scales from this battery were used to assess quantitative/analytical and reading/pre-reading skills—the central emphases in our nation's school systems. The scores on these two scales reflect how well each child is doing as compared to children from nationally representative samples.[9] We used the Child Behavior Checklist (CBCL)[10,11], a 100-item mother-report measure, to assess emotional and behavioral problems including behaviors associated with depression and anxiety as well as aggression and delinquency.[10] We used a cutoff point on the CBCL that delineates children scoring within a range of concern. Children with these high scores show many behaviors associated with depression and/or behavioral disorders and are likely to be in need of psychological services.[10]

Family Characteristics

The sample used in these analyses consists of children 2 to 4 years old and 10 to 14 years old: 755 preschoolers and 1,130 adolescents.[10] The families are primarily African-American (42 percent) and Hispanic (33 percent), and most are poor, with an average income that puts them well below the federal poverty line.[9] The average ages of our preschoolers and their mothers are 3 and 29, and for our adolescents and their mothers, the average ages are 12 and 38. About one-third of the mothers are married, and 37 percent do not have a high school degree. Thirty-seven percent of mothers of preschoolers have jobs, compared to 47 percent of mothers of adolescents.

We divide our sample into four groups based upon mothers' current and past welfare participation (either Temporary Assistance for Needy Families [TANF] or Aid to Families with Dependent Children [AFDC]):

- Currently on welfare (1999)
- Recent leavers (left welfare between 1997 and 1999)
- Past leavers (left welfare before 1997)
- Non-entrants (never on welfare)

Very few of the welfare recipients within our study have reached their time limits. We do not, therefore, address what might happen to such families.

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Our results indicate a clear pattern of problematic functioning concentrated among adolescents of current welfare recipients, and among preschoolers of mothers who remain on welfare or who have transitioned off welfare in the past two years.

What Policy-Makers Say About How Mothers' Welfare Participation Might Affect Children

Policy-makers have taken two opposing views of welfare reform and children. Proponents of welfare reform have argued that requiring mothers to get jobs would provide the most reliable pathway out of poverty, especially with the expansion of work supports, such as the Earned Income Tax Credit. Advocates of welfare reform have also argued that the move from welfare to work would benefit children by making their mothers positive role models, promoting mothers' self-esteem, and introducing productive daily routines into family life. As a result, children's school achievement would be strengthened, and behavior problems reduced.

In contrast, opponents have argued that the reforms would overwhelm stressed parents, deepen the poverty of some families, force young children into poor quality child care, and hinder parents' abilities to monitor and supervise their older children. Opponents have also argued that time spent at work, combined with changing, off-hour, and inflexible work schedules, would result in a lower likelihood of establishing and maintaining predictable family routines. In turn, these factors would increase mothers' psychological stress, leading to less responsive parenting and consequently poorer child outcomes.[10]

In the following sections, we present findings on four questions: (1) How do low-income children in the Three-City Study compare to children in national samples in terms of their cognitive and behavioral well-being? (2) How does mothers' welfare participation relate to children's well-being? (3) Do mothers' sanction experiences relate to child outcomes? (4) Are links between mothers' welfare participation and child well-being explained by differences in family characteristics or family functioning? Given that our data are from only one point in time, we focus on descriptive evidence that speaks to these issues.

How the Children in the Three-City Study Compare with National Samples

Growing up in poverty is associated with negative long-term outcomes for children.[11] Poor children tend to have lower academic achievement, worse psychological health, and higher levels of behavior problems than their more affluent counterparts. Findings from our sample are consistent with these patterns.

On the two measures of cognitive achievement, our children are primarily scoring within the average range but lower than the typical scores for middle-class children.[12] Our sample, combining the preschoolers and adolescents, has an average score of 97 for quantitative skills (Applied Problems) and 101 for reading skills (Letter Word).[13] These numbers are similar to scores reported for poor children within a nationally representative sample using the same tests, the Panel Study of Income Dynamics-Child Supplement (PSID-CS): 99 for quantitative skills and 98 for reading skills. Poor preschoolers and adolescents both in our sample and in the PSID-CS are doing worse than would be expected for nonpoor samples. For example, in the nationally representative PSID-CS sample, nonpoor children have average reading scores of 106 and average quantitative scores of 110.[14]

Approximately 18 percent of preschoolers and adolescents in national samples display enough symptoms on the CBCL to be in a range of concern.[15] In contrast, 21 percent of preschoolers and 29 percent of the adolescents in the Three-City Study show such problems. Thus, preschoolers and teens in our low-income sample, compared to those in non-poor samples, have lower academic achievement and higher emotional and behavioral problems than are found in nonpoor samples.

Child Development Differs According to Mothers' Welfare Participation

Next, we present a descriptive look at how the preschoolers and adolescents are faring across the four welfare status groups in the first wave of the Three-City Study. Figures 1, 2, and 3 show how preschoolers and adolescents in the four welfare groups compare on our measures of cognitive and behavioral well-being.

These descriptive statistics present a clear pattern for adolescents, as shown in Figures 1 and 2 (see right set of bars). With scores of 95 and 97 on Applied Problems and Letter Word, respectively, adolescents whose mothers are on welfare score an average of 5 points lower than the adolescents in the other groups.[16] These differences are considered moderate but meaningful by the researchers who designed these tests.

The differences in adolescents' emotional and behavioral problem scores appear even more compelling, as seen in the right set of bars in Figure 3. Forty-two percent of adolescents with mothers on welfare score in the range indicating serious emotional and

Figure 2

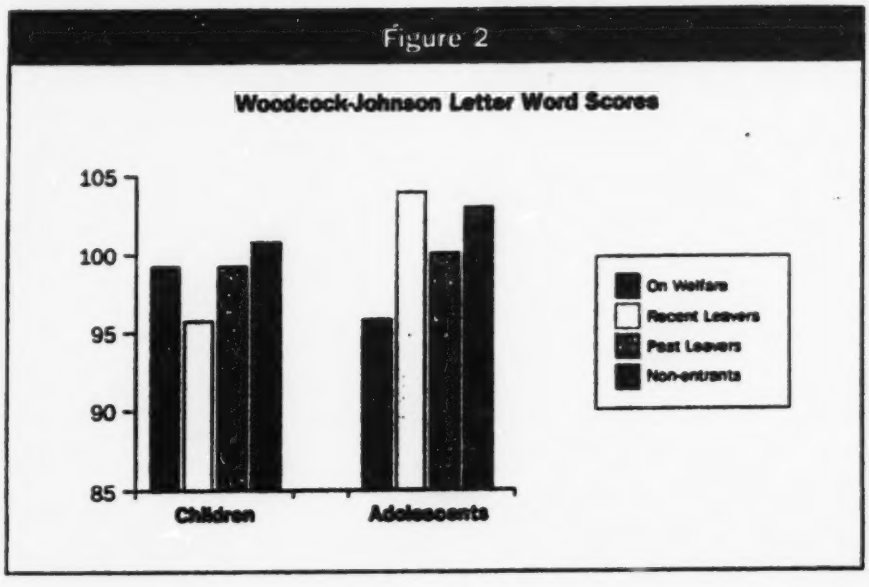

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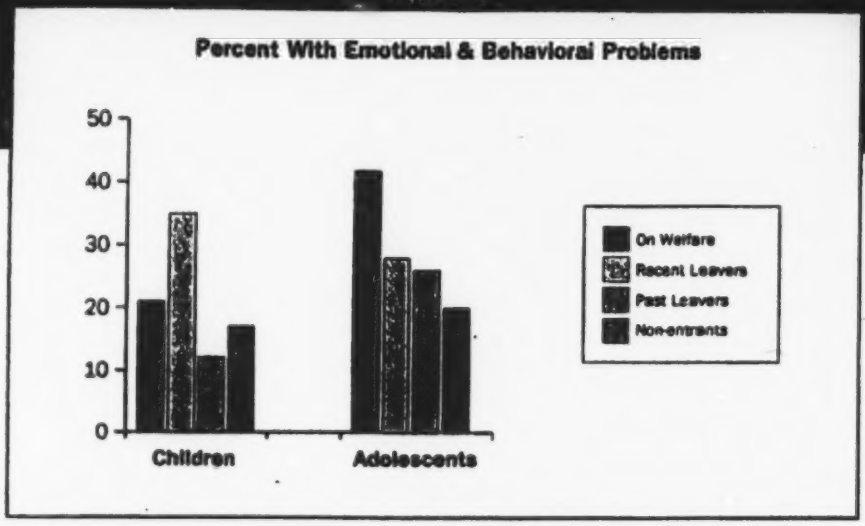
Figure 3



behavioral problems, a rate that is twice that of adolescents of non-entrants (21 percent), and higher by two-thirds than teens of recent or past welfare leavers (29 percent and 27 percent, respectively).

For preschoolers the picture is mixed. In the Applied Problems test (left set of bars in **Figure 1**), preschoolers of welfare mothers and recent leavers have lower scores (89 for both groups) than children of past leavers (95) or non-entrants (99).[28] This 10 point difference in quantitative/analytic skills is considered sizable. Yet, for Letter Word (left set of bars in **Figure 2**), there are no statistically significant differences in children's scores by mothers' welfare participation.

A different pattern emerges for emotional and behavioral problems in preschoolers (left set of bars in **Figure 3**). Preschoolers of recent leavers show the highest level of behavior problems (36 percent) of all four groups, and this rate is considerably higher than the rate for preschoolers whose mothers are still on welfare (22 percent). Preschoolers of past welfare leavers show the lowest level of behavior problems (11 percent).

Our results indicate a clear pattern of problematic functioning concentrated among adolescents of current welfare recipients, and among preschoolers both of mothers who remain on welfare and of mothers who have exited the welfare rolls within the prior two years.

Sanctions

States have always been able to penalize families who do not follow program rules by either reducing their grant, which is called a "partial sanction," or closing the case. PRWORA gives states more latitude in imposing "full-family sanctions" that eliminate benefits at least temporarily while leaving the case open. Penalties can be imposed for infractions such as failing to meet work requirements, to provide documentation of earnings, or to keep appointments with caseworkers. Our survey asked mothers who had received welfare in the previous two years whether their benefits had been reduced or eliminated because the welfare office said they weren't following the rules. We call those who responded affirmatively "sanctioned" families. Prior policy briefs from the Three-City Study reported that sanctioned families tend to be more disadvantaged and vulnerable than other families in the sample.[24,29] But until now, no information was available on children in sanctioned families.

In **Figures 4, 5, and 6**, we examine whether mothers' experiences of sanctions are related to child well-being among recipient and recent leaver families.

Four groups are presented:

- On welfare, sanctioned
- On welfare, not sanctioned
- Recent leavers, sanctioned
- Recent leavers, not sanctioned

Sanctioned families on welfare are typically those who have received partial reductions in cash assistance, whereas sanctioned leavers are a mixture of families whose benefits had been reduced prior to leaving the rolls and families whose benefits had been eliminated. When presented separately for preschoolers and adolescents, our sanctioned groups are small in size. Nevertheless, the findings presented below are noteworthy.[30]

Turning first to Applied Problems for preschoolers (left set of bars in **Figure 4**), we see that preschoolers in sanctioned families—whether on welfare or recently off—have lower scores than preschoolers in nonsanctioned families on or off welfare. Preschoolers of nonsanctioned mothers score 9–10 points higher than preschoolers of sanctioned welfare mothers and sanctioned leavers, a striking contrast. For adolescents, the pattern is not as consistent (right set of bars in **Figure 4**). Adolescents of both sanctioned and nonsanctioned welfare recipients as well as adolescents of sanctioned leavers show similar Applied Problems scores (97, 95, 97, respectively), all noticeably lower than the scores of nonsanctioned leavers (103).

Figure 4

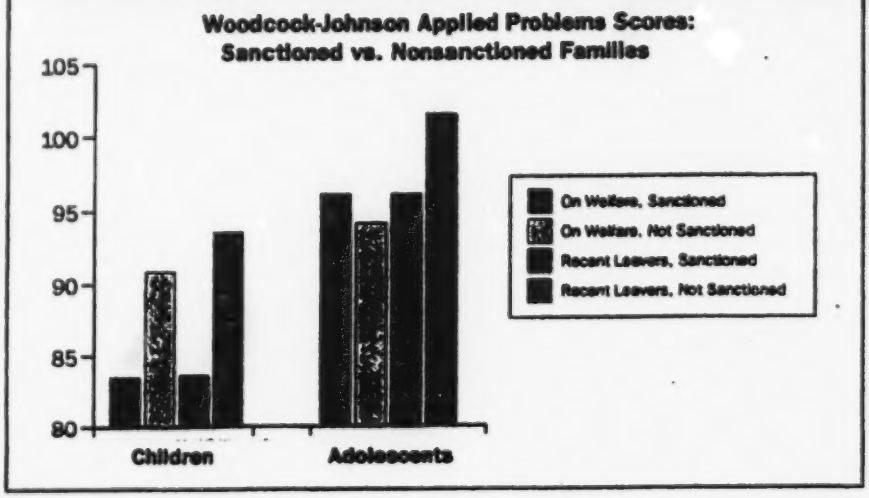


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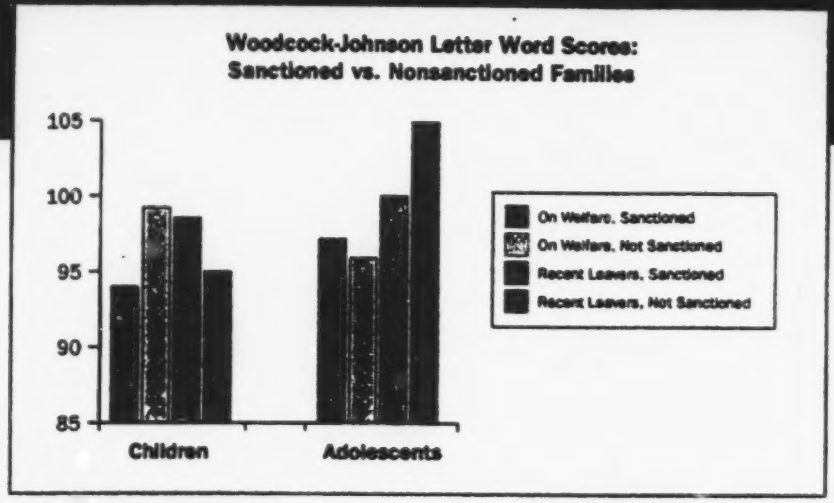
Figure 5



A similar pattern is evident in Letter Word scores for adolescents (right set of bars in Figure 5), with a score of 108 for adolescents of nonsanctioned leavers, again higher than all other groups. For preschoolers (left set of bars in Figure 5), scores are higher in non-sanctioned welfare families (99) than in sanctioned welfare families (94), but the scores of leavers are in the opposite direction than would be expected.

The sanction patterns for behavior problems appear more dramatic (Figure 6). Preschoolers whose mothers have been sanctioned and left welfare are particularly at risk, with 56 percent scoring in the range of concern for serious behavioral and emotional problems, compared to much lower rates for all other groups. The high rate of behavior problems for our total group of preschoolers of recent leavers (presented earlier in Figure 3) thus seems to be driven primarily by the subset of preschoolers in sanctioned families. By separating these groups, we show that preschoolers of nonsanctioned leavers (28 percent) are at much lower risk than preschoolers of sanctioned leavers (56 percent).

Similarly, adolescents whose mothers were sanctioned and left welfare also have high rates of behavior problems (48 percent), compared to much lower rates for teens whose mothers left welfare without sanctions (26 percent). Adolescents in sanctioned and nonsanctioned welfare families do not differ from each other (40 percent vs. 43 percent) and are comparable to teens from sanctioned leaver families.

In sum, preschoolers and adolescents in sanctioned families are at greater risk compared to those in nonsanctioned families. Preschoolers whose mothers were sanctioned score substantially lower, on average, on the Applied Problems test. Preschoolers whose mothers had been sanctioned and had left welfare recently are much more likely to show signs of behavior problems. For adolescents, the differences are largely confined to families that had left the rolls. Among these families, adolescents whose mothers had been sanctioned score somewhat lower on the Applied Problems and Letter Word tests and show more evidence of behavior problems.

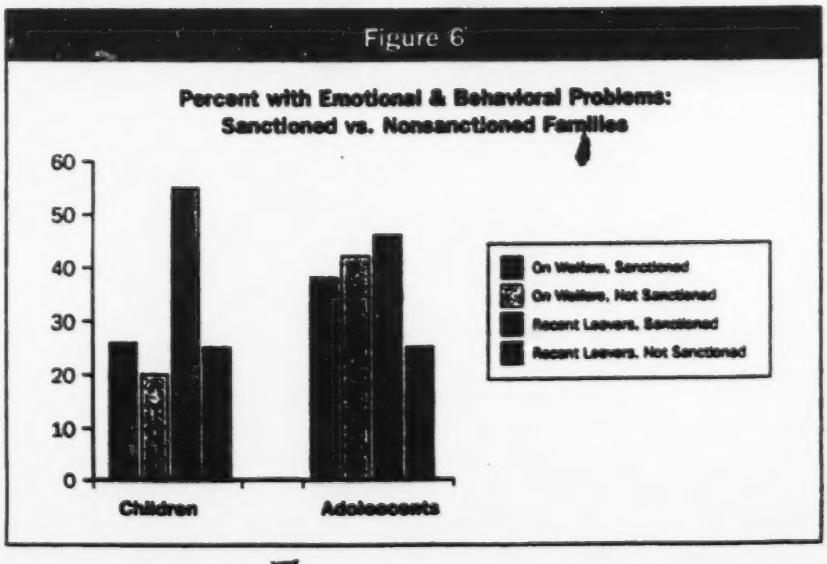
These differences do not necessarily imply that sanctions cause lower cognitive achievement and greater behavior problems. It may be that sanctions are indicators of especially vulnerable families that have difficulties following all the welfare rules (the most common reason for a sanction was missing a meeting with a caseworker) and also have other difficulties that affect child development.[8,9] Nevertheless, sanctions do seem to identify many families whose children are experiencing cognitive and behavioral difficulties.

Understanding Why Children in Families Currently and Recently on Welfare May Be at Risk

Patterns of maternal and family functioning may affect both a mother's welfare experience and her child's development. Low education, single parenthood, and health problems, for example, might make a mother more likely to seek welfare rather than employment and may also be associated with poor developmental outcomes for children. Elements of the welfare experience itself may also lead to problematic child outcomes, perhaps through economic hardship, an unstructured family life, or the strain associated with new welfare requirements.

With one random-sample survey, we cannot distinguish confidently between these two explanations. Nevertheless, to begin to disentangle these possibilities, we consider whether the differences in child well-being across different welfare and sanction groups, highlighted above, remain after we statistically control for a number of child and family characteristics and experiences. We look at different groups of factors in a hierarchical fashion—first

Figure 6



Preschoolers whose mothers had been sanctioned and had left welfare show rates of problem behaviors 3 times higher than national norms.

children's characteristics (age and gender), then mothers' human capital and demographic characteristics (such as education, income, and marriage), then mothers' mental and physical health, and finally parenting practices.[29]

For preschoolers' and adolescents' cognitive achievement, mothers' education and marital status are the most important factors associated with differences across welfare and sanction groups. When we take into account the differences in maternal education and marital status across all families, the differences in cognitive achievement scores by welfare and sanction status decrease substantially. In other words, the differences in cognitive outcomes appear to be related primarily to characteristics of mothers that both increase the likelihood of being on welfare and are linked with low cognitive achievement for children.

These basic human capital and demographic characteristics, however, do not significantly explain the findings with regard to preschoolers' and adolescents' behavior problems. When we next took into account mothers' mental and physical health, these welfare and sanction differences decrease dramatically for preschoolers. This is not the case for adolescents. Even when we control for mothers' mental and physical health as well as parenting practices, adolescents in welfare families or sanctioned-leaver families have higher levels of behavior problems than their counterparts.

Finally, the quality of mothers' parenting is linked with healthy child and adolescent outcomes. We measured parenting practices through a set of assessments of important dimensions such as warmth, appropriate discipline and control, cognitive stimulation, and stable family routines. Higher scores on these measures indicate higher quality parenting, following a large literature on the subject.[30] Parents who have higher scores on these measures have children who have better cognitive achievement and lower levels of problem behavior. In other words, positive parenting is protective for preschoolers and adolescents in this high-poverty sample.

Summary

The first wave of survey data from the Three-City Study suggests that poor and low-income preschoolers and adolescents are not functioning as well as middle-class American children in either the cognitive or behavioral/emotional realms. Past research suggests that the indices of cognitive functioning and emotional well-being we used are associated with long-term development and healthy adult functioning. For example, they correlate positively with school completion, law-abiding behavior, not having a child as a teenager, and being in better psychological and physical health as an adult.

Some preschoolers and adolescents in our sample show particularly troublesome patterns of functioning. Perhaps of greatest concern are the preschoolers of mothers who have experienced sanctions and left welfare within the prior two years; these preschoolers show rates of problem behaviors three times higher than national norms. Leaving welfare, particularly after being sanctioned, may be especially stressful for families with young children who must balance child care, employment, and parenting responsibilities. Also of concern are adolescents of welfare recipients and of sanctioned former recipients who show evidence of being at risk for academic failure and poor mental health.

These patterns do not necessarily imply that being on welfare or receiving a sanction causes problems for children. It may be that the same characteristics that allow some mothers to leave welfare, avoid sanctions, or never enter welfare—such as greater educational and psychological resources—also contribute to better academic achievement and mental health among their children. Alternatively, the welfare experience itself may be damaging to children and adolescents. However, the question of cause and effect cannot be fully addressed with one wave of nonexperimental data. We have recently completed a second wave of our survey, during which we successfully reinterviewed 88 percent of the families. We hope that future analyses of patterns of stability and change within the families over time will provide further insights into the consequences of being on welfare and of leaving welfare.

Policy Options

Although we cannot offer causal explanations, we have identified some groups of children whose situations have implications for practice and policy. First, it seems clear that many poor children, irrespective of their welfare status, are at risk for problematic developmental outcomes. The intense focus on welfare reform in our country should not impede a general concern and plan of action for all children in poverty, whether on welfare or not. In order to lessen developmental risks and improve the developmental trajectories of these children, numerous avenues should be pursued for the provision of supportive mental health and educational services.

Second, we need to attend much more carefully to the plight of families experiencing welfare sanctions. Sanctioned families have a number of characteristics that serve as markers of concern for the healthy development of children and youth. As such, state and federal governments should explore options for identifying and reaching out to the most disadvantaged and high-risk families involved in the welfare system. Possible policy options include assistance to bring families into compliance with rules before they are sanctioned, closer monitoring of sanctioned families, and the provision of additional supports, such as mental health services, academic enrichment, after-school programs, and other family support services.[31]

Finally, we must acknowledge that our 1999 survey does not address the issue of time limits and the permanent loss of benefits because so few families in our sample had reached their limits. At this point, we cannot tell if families that leave the welfare system due to time limits will show patterns similar to those that leave after experiencing sanctions. However, it is possible that the risks we have found for preschoolers and adolescents in sanctioned families may be relevant for families hitting the time limits. Irrespective of what happens to welfare policy in the future, children in welfare families, especially those who have experienced sanctions, require our nation's attention.

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Notes

1. S. Brauner and P. Loprest, "Where are They Now? What States' Studies of People Who Left Welfare Tell Us," ANF Paper Series A, A-32 (Washington, D.C.: The Urban Institute, 1999).

2. G. J. Duncan and P. L. Chase-Lansdale, "Welfare Reform and Child Well-being," *The New World of Welfare*, ed. R. M. Blank and R. Haskins (Washington, D.C.: Brookings Institution Press, 2001): 391-417.

3. P. Morris, A. Huston, G. Duncan, D. Crosby, and H. Bos, *How Welfare and Work Policies Affect Children: A Synthesis of Research* (New York: Manpower Demonstration Research Corporation, 2001).

4. Full sanctions include cases who answered that they went off welfare because the welfare office said they were not following rules, whereas partially sanctioned cases answered that their benefits were reduced at some point in the past two years because they were not following welfare rules. See A. J. Cherlin, L. Burton, J. Francis, J. Henrici, L. Lein, J. Quane, and K. Bogen, "Sanctions and Case Closings for Noncompliance: Who Is Affected and Why," Policy Brief 01-1, Report from *Welfare, Children and Families: A Three-City Study* (Baltimore: Johns Hopkins University, 2001). Available at www.jhu.edu/~welfare.

5. The other components include an ethnography and an embedded developmental study *(see back panel)*.

6. Ninety-three percent of the block groups we selected for our sample have poverty rates of 20 percent or more.

7. We did not interview children who were solely in the care of a father or other male relative. Our population estimates suggested that the numbers of such families would have been too small to provide reliable statistics.

8. R. W. Woodcock and N. Mather, "WJ-R Tests of Achievement: Examiner's Manual," *Woodcock-Johnson Psycho-Educational Battery-Revised*, R. W. Woodcock and M. B. Johnson (Itasca, Ill.: Riverside Publishing, 1990).

9. The validity of *The Woodcock-Johnson Psycho-Educational Battery-Revised* has been determined through comparisons of individual scores on other achievement-oriented measures (e.g., Peabody Individual Achievement Test, Wide Range Achievement Test-Revised). Furthermore, the test has been shown to discriminate effectively between groups with known cognitive abilities (e.g., mentally retarded, gifted).

10. T. M. Achenbach, *Manual for the Child Behavior Checklist/4–18 and 1991 Profile* (Burlington, Vt.: University of Vermont, Department of Psychiatry, 1991).

11. T. M. Achenbach, *Manual for the Child Behavior Checklist/2–3 and 1992 Profile* (Burlington, Vt.: University of Vermont, Department of Psychology, 1992).

12. The CBCL has been found to be both reliable in its measurement (one-week test-retest scores range from .85 to .95, and internal consistency measures range from .65 to .96 on specific scales) and valid. The test has been shown to discriminate meaningfully between known groups in relation to psychological functioning (i.e., those children who have been referred to a child guidance clinic vs. not) as well as to correlate strongly with other measures of psychological functioning like the Connors Parent Questionnaire and the Quay-Peterson Revised Problem Behavior Checklist. For more details, see Achenbach, 1991, 1992.

13. Children and youth included in this group of concern have standard scores (t-scores) of 60 or above, which places them at the 82nd percentile or above compared to the CBCL norms. Children and youth receiving a standard score of 60–63 are considered to be in the Borderline range while those with a standard score above 63 are considered to be in the Clinical range. However, the authors of the measure suggest that combining these two groups is the most appropriate way to differentiate those who are displaying problematic behaviors from those who are not.

14. A total of 59 cases representing other race/ethnicities are excluded from the analyses. Additionally, 467 infants and toddlers are omitted from analyses.

15. The average income-to-needs ratio for our sample is 0.73 with a standard deviation of 0.56, representing a sample of individuals well below the federal poverty line of 1. Unlike many calculations of income-to-needs standards, our calculation of income-to-needs includes food stamps.

16. G. J. Duncan and P. L. Chase-Lansdale, eds., *For Better and For Worse: Welfare Reform and the Well-being of Children and Families* (New York: Russell Sage Foundation, 2001).

17. G. J. Duncan and J. Brooks-Gunn, eds., *Consequences of Growing Up Poor* (New York: Russell Sage Foundation, 1997).

18. The expected mean of any given sample is 100 based on a nationally representative sample. Children scoring between 85 and 115 are considered to be in the average range. The Woodcock-Johnson normative data were gathered from 6,359 participants who were randomly selected within a stratified sampling design that controlled for 10 specific community and subject variables, six of which are relevant to the children in the sample (census region, community size, sex, race, Hispanic ethnicity, and household income). Thus, the sample is nationally representative based on 1990 census data. For more details, see Woodcock and Mather, 1989, 1990.

19. Preschoolers, on average, are scoring slightly lower than the adolescents on both the quantitative and reading skills (93 and 99, respectively, for preschoolers and 99 and 102, respectively, for adolescents).

20. Mean scores reported from the Panel Study of Income Dynamics–Child Supplement (personal communication with Sandra Hofferth, February 2, 2000).

21. The recommended range indicating an area of concern suggested by the authors of the CBCL was developed after analyzing data from 2,731 parents of children and youth in a sample collected in 1986 using a multistage sampling design based on 1985 projected population sizes. The sampling design further stratified each primary sampling unit by age and sex in order to obtain one child of each sex at each age in each sampling unit. Furthermore, the sample was designed to be representative of the U.S. population. See T. M. Achenbach, C. T. Howell, H. C. Quay, and C. K. Conners, "National Survey of Problems and Competencies Among Four- to Sixteen-Year-Olds," *Monographs of the Society for Research in Child Development* 56, no. 3 (1991): 1–133.

22. For adolescents, Applied Problems scores, Group 1 (on welfare) is significantly lower than Group 2 (recent leavers; p<.01), Group 3 (past leavers; p<.15), and Group 4 (non-entrants; p<.01). For adolescents, Letter Word Identification scores, Group 1 is significantly lower than Group 2 (p<.05), Group 3 (p<.10), and Group 4 (p<.01). For the percent of adolescents with emotional and behavioral problems, Group 1 is significantly higher than Group 2 (p<.05), Group 3 (p<.05), and Group 4 (p<.01).

23. For preschoolers, Applied Problems scores, Group 1 is significantly lower than Group 3 (p<.05) and Group 4 (p<.01), and Group 2 is lower than Group 3 (p<.15) and Group 4 (p<.05). For preschoolers, Letter Word Identification scores, there are no significant differences across groups. For the percent of preschoolers with emotional and behavioral problems, Group 1 is significantly higher than Group 3 (p<.10), and Group 2 is higher than Group 1 (p<.10), Group 3 (p<.01), and Group 4 (p<.10).

24. See note 4.

25. R. Moffitt and J. Roff, "The Diversity of Welfare Leavers," Policy Brief 00-2, Report of *Welfare, Children and Families: A Three-City Study* (Baltimore, Md.: Johns Hopkins University, 2000). Available at www.jhu.edu/~welfare.

26. The Ns for our preschool sample are as follows: on welfare, sanctioned = 87; on welfare, not sanctioned=29; recent leavers, sanctioned=26; and recent leavers, not sanctioned=82. The Ns for our adolescent sample are: on welfare, sanctioned = 63; on welfare, not sanctioned=320; recent leavers, sanctioned=23; and recent leavers, not sanctioned=115. In Figure 4, for preschoolers, Applied Problems scores, Group 1 (welfare/sanctioned) is significantly lower than Group 2 (welfare/nonsanctioned; p<.06) and Group 4 (leaver/nonsanctioned; p<.08). For adolescents, Groups 1 and 2 are lower than Group 4 (p<.15 and p<.01 respectively). In Figure 5, which shows Letter Word Identification scores, preschoolers, scores in Group 1 are lower than Group 2 (p<.10). Among adolescents, scores in Group 1 are lower than Group 3 (leaver/sanctioned; p<.10), and Group 2 is lower than Group 4 (p<.01). In Figure 6, showing emotional and behavioral problems, among preschoolers Group 3 scores higher than Group 1 (p<.15) and Group 4 (p<.15), and Group 4 scores are higher than Group 2 (p<.05). Among adolescents, Group 2 scores are higher than Group 4 (p<.05).

27. See note 4.

28. U.S. General Accounting Office, *Welfare Reform: State Sanction Policies and Number of Families Affected*, Report to Congressional Requesters, GAO/HEHS-00-44 (Washington, D.C.: Government Printing Office, 2000).

29. Hierarchical multiple regression analyses were conducted for the indicators of preschooler and adolescent adjustment. In total, seven models were run for each of the outcomes of interest. In all analyses, welfare dummy variables were entered first, followed by child age and child gender in the second model. City dummy variables, race dummy variables, and mother human capital and demographic characteristics were entered in models 3, 4, and 5 respectively. Model 6 added mothers' mental and physical health, followed by mothers' parenting behaviors in Model 7.

30. P. L. Chase-Lansdale and L. D. Pittman, "Welfare Reform and Parenting: Realistic Expectations," *Future of Children* 11, no. 2 (in press).

31. M. C. Lennon, J. Blome, and K. English, "Depression and Low-Income Women: Challenges for TANF and Welfare-to-Work Policies and Programs," Report of the National Center for Children in Poverty's Research Forum on *Children, Families, and the New Federalism* (New York: Columbia University, 2001).

32. Families of different income levels and family structures were sampled at different rates, but we have survey weights which allow us to generalize our sample to the population of low-income single-mother and two-parent families living in low-income neighborhoods in the city as a whole. We employ these survey weights in all the tabulations reported here. For details on weights and sampling see Pamela Winston et al., *Welfare, Children, and Families: A Three-City Study, Overview and Design Report*.

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Welfare, Children, and Families: A Three-City Study is an ongoing research project in Boston, Chicago, and San Antonio to monitor the consequences of welfare reform for the well-being of children and families. The study comprises three interrelated components: (1) a longitudinal in-person survey of approximately 2,400 families with children 0 to 4 years of age or 10 to 14 years of age in low-income neighborhoods, about 40 percent of whom were receiving cash welfare payments when they were first interviewed in 1999. Seventy-seven percent of the families have incomes below the poverty line. Seventy-three percent are headed by single mothers, and 23 percent are headed by two parents. (The balance are non-parental caregivers.) They should be thought of as a random sample in each city of poor and near-poor families with children 0 to 4 years of age and 10 to 14 years of age who live in low-income neighborhoods.[a] In Boston and Chicago we sampled approximately equal numbers of African-American, Hispanic, and non-Hispanic white children in poor neighborhoods. Since San Antonio does not contain poor neighborhoods that are predominantly non-Hispanic white, we did not sample this group in that city. Our San Antonio sample, therefore, consists entirely of African-Americans and Hispanics. As part of the survey, extensive baseline information was obtained on one child per household and his or her caregiver (usually the mother). The caregivers and children will be reinterviewed periodically. (2) an embedded developmental study of a subset of about 630 children 2 to 4 years of age in 1999 and their caregivers, consisting of videotaped assessments of children's behaviors and caregiver-child interactions, observations of child-care settings, and interviews with fathers. (3) an ethnographic study of about 215 families residing in the same neighborhoods as the survey families who will be followed for 12 to 18 months, and periodically thereafter, using in-depth interviewing and participant observation. Unlike the survey, the San Antonio ethnography included non-Hispanic white families. About 45 of the families in the ethnography include a child with a physical or mental disability. A detailed description of the research design can be found in *Welfare, Children, and Families: A Three-City Study. Overview and Design Report*, available at www.jhu.edu/~welfare or in hard copy upon request.

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A THREE-CITY STUDY

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